

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Michael D. Rapp
Christine M. Rapp
Debtors

Case No. 16-15285-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: dlv Page 1 of 2 Date Rcvd: Aug 16, 2016 Form ID: 309I Total Noticed: 24

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 18, 2016.
                                    Christine M. Rapp,
db/jdb
                                                          4306 7th Avenue,
                                                                               Temple, PA 19560-1804
                +Michael D. Rapp,
                +FREDERICK L. REIGLE, Chapter 13 Trustee,
tr
                                                                2901 St. Lawrence Avenue,
                                                                                              P.O. Box 4010,
                  Reading, PA 19606-0410
smq
                +Bureau of Audit and Enforcement,
                                                      City of Allentown,
                                                                             435 Hamilton Street,
                  Allentown, PA 18101-1603
                 City Treasurer, Eighth and Washington Streets,
                                                                       Reading, PA 19601
smg
smg
                +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                  Allentown, PA 18101-2401
                +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 +Arcadia Recovery Bureau, P.O. Box 6768, Reading, PA 19610-0768
smg
13766490
                +CAPITAL ONE BANK USA,
                                          c/o Michael F. Ratchford, Esquire,
13766492
                                                                                  409 Lackawanna Avenue, Suite 3,
                  Scranton, PA 18503-2059
                +Cenlar FSB,
                  Cenlar FSB, as Servicer for Home Point Fin Crp, KML Law G
701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13771687
                                                                         KML Law Group, P.C.,
                 Commonwealth of Pennsylvania, Office of the Inspector General,
13766494
                  Harrisburg, PA 17105
13766498
                +HOME POINT FINANCIAL CORPORATION,
                                                       c/o Matthew Fissel, Esquire/KML Law Grou,
                701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 +HOME POINT FINANCIAL CORPORATION, 1160 Parcippany BL, Suit
13766497
                                                                               Suite B,
                                                                                           Parsippany, NJ 07054-1811
13766499
                +La Salle University,
                                         Office of Student Accounts Receivable, 1900 West Olney Avenue,
                  Philadelphia, PA 19141-1108
                                               1700 S. Lincoln Avenue, Leive, Flint, MI 48507-4680
                 Lebanon VA Medical Center, 1700
M&M Credit, 6324 Taylor Drive,
13766500
                                                                            Lebanon, PA 17042-7597
13766501
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 E-mail/Text: glutz@hvmllaw.com Aug 17 2016 02:14:31
                                                                            GEORGE M. LUTZ,
aty
                  Hartman, Valeriano, Magovern & Lutz, PC,
                                                                1100 Berkshire Blvd.,
                                                                                          Suite 301,
                  Wyomissing, PA 19610
                +E-mail/Text: robertsl2@dnb.com Aug 17 2016 02:15:56
                                                                             Dun & Bradstreet, INC,
smg
                  3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2016 02:15:37
smg
                  Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                   P.O. Box 280946,
                Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 17 2016 02:16:06
smg
                                                                                                U.S. Attorney Office,
                  c/o Virginia Powel, Esq.,
                                                            615 Chestnut Street,
                                               Room 1250,
                                                                                       Philadelphia, PA 19106-4404
ust
                +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 17 2016 02:15:43
                                                                                          United States Trustee,
                  Office of the U.S. Trustee,
                                                 833 Chestnut Street,
                                                                           Suite 500,
                                                                                         Philadelphia, PA 19107-4405
                +EDI: CAPITALONE.COM Aug 17 2016 01:58:00
                                                                 CAPITAL ONE BANK USA,
13766493
                                                                                           PO BOX 30281.
                  Salt Lake City, UT 84130-0281
13766491
                +EDI: CAPITALONE.COM Aug 17 2016 01:58:00
                                                                 Capital One Bank (USA) N A,
                                                                                                 4851 Cox Road,
                  Glen Allen, VA 23060-6293
                 EDI: CAPITALONE.COM Aug 17 2016 01:58:00
13776581
                                                                 Capital One Bank (USA), N.A., PO Box 71083,
                  Charlotte, NC 28272-1083
13766495
                +E-mail/Text: electronicbkydocs@nelnet.net Aug 17 2016 02:15:46
                                                                                         DEPT OF ED / NELNET,
                  3015 Parker Road, Suite 400, Aurora, CO 80014-2904
                                                                                                   TOTAL: 9
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
13766496*
               +DEPT OF ED / NELNET, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
                                                                                                   TOTALS: 0, * 1, ## 0
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Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2016 Signature: <u>/s/Joseph Speetjens</u>

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District/off: 0313-4 User: dlv Page 2 of 2 Date Rcvd: Aug 16, 2016

Form ID: 309I Total Noticed: 24

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

GEORGE M. LUTZ on behalf of Debtor Michael D. Rapp glutz@hvmllaw.com, amerkey@hvmllaw.com

GEORGE M. LUTZ on behalf of Joint Debtor Christine M. Rapp glutz@hvmllaw.com,

JOSHUA ISAAC GOLDMAN on behalf of Creditor Cenlar FSB bkgroup@kmllawgroup.com,

bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to	ntify the case:				
Debtor 1	Michael D. Rapp	Social Security number or ITIN xxx-xx-8999			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	Christine M. Rapp	Social Security number or ITIN xxx-xx-3734			
	First Name Middle Name Last Name	EIN			
United States Bank	tes Bankruptcy Court Eastern District of Pennsylvania Date case filed for chapter 13 7/26/16				
Case number: 10	6-15285-ref				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michael D. Rapp	Christine M. Rapp
2.	All other names used in the last 8 years		
3.	Address	4306 7th Avenue Temple, PA 19560	4306 7th Avenue Temple, PA 19560
4.	Debtor's attorney Name and address	GEORGE M. LUTZ Hartman, Valeriano, Magovern & Lutz, PC 1100 Berkshire Blvd. Suite 301 P.O. Box 5828 Wyomissing, PA 19610	Contact phone (610) 779–0772 Email: <u>qlutz@hvmllaw.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 8/16/16

For more information, see page 2

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Debtor Michael D. Rapp and Christine M. Rapp

Case number 16-15285-ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	September 13, 2016 at 1:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606		
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/12/16		
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 12/12/16		
		Deadline for governmental units to file a proof claim:	of Filing deadline: 1/22/17		
www.uscourts.gov or any bankruptcy clerk's office if you do not file a proof of claim by the deadline, a proof of claim even if your claim is listed in the Secured creditors retain rights in their collateral relaim submits the creditor to the jurisdiction of the		A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedulest Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim management of the secured creditor is a proof of claim management.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 325.00 per month for 60 months. The hearing on confirmation will be held on: 10/20/16 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601			
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.			
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	2. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.				
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or pa a debt. However, unless the court orders otherwise, the debts will not be discharged until all payn under the plan are made. A discharge means that creditors may never try to collect the debt from debtors personally except as provided in the plan. If you want to have a particular debt excepted f discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f), you must file a motion.		debts will not be discharged until all payments tors may never try to collect the debt from the bu want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge		